

Form 170 – ntchrgdsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-15001-VFP  
Chapter: 11  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose Tobar Valle  
dba Abraham General Construction, LLC  
39 Condit Terrace  
West Orange, NJ 07052

Social Security No.:  
xxx-xx-0548

Employer's Tax I.D. No.:  
35-2475648

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**NOTICE OF HEARING ON DISMISSAL OF CASE**

Notice is hereby given that:

- ☒ A Motion to Dismiss has been filed by Rebecca K. McDowell on behalf of First Bank.
- ☐ An Order to Show Cause Why the Case Should Not be Dismissed concerning the issue highlighted below has been entered by the Court.
  - ☐ The debtor has not complied with the credit counseling requirements of the Bankruptcy Code.
  - ☐ The debtor is a corporation and has filed under Chapter 13 of the Bankruptcy code.
  - ☐ The corporate debtor is self-represented.
  - ☐ Other: .

A hearing to determine if there is cause for dismissal will be held by the Honorable Vincent F. Papalia on,

Date: 12/12/23

Time: 10:00 AM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Dated: November 17, 2023

JAN:

Jeanne Naughton  
Clerk

In re:  
Jose Tobar Valle  
Debtor

Case No. 23-15001-VFP  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 17, 2023

User: admin  
Form ID: 170

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	+ Jose Tobar Valle, 39 Condit Terrace, West Orange, NJ 07052-4811
aty	+ Forman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
519940355	+ Bank of the West, C/O Chiesa Shahinan & Giantomasi, PC, One Boland Drive, West Orange, NJ 07052-3686
519940359	+ CIT Bank, C/O Law Offices of Gregory Shields, LLC, 505 S. Lenola Road, Suite 226, Moorestown, NJ 08057-1549
519940357	+ Campbell Foundry Company, 800 Bergen Street, Harrison, NJ 07029-2034
519940358	+ Campbell Foundry Company, C/O Tesser & Cohen, 946 Main Street, Hackensack, NJ 07601-5136
519940360	+ First Bank, c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
520073067	+ Greg Trif, Esq., O'Toole Scrivo LLC, 14 Village Park Road, Cedar Grove, NJ 07009-1246
520073069	+ NGM Insurance Company, 4601 Touchton Road East, Jacksonville, FL 32246-4486
519980861	+ Selective Insurance Company of America, c/o McElroy Deutsch, Attn: Adam Schwartz, Esq., 1300 Mt. Kemble Ave., PO Box 2075, Morristown, NJ 07962-2075
519940364	+ State of New Jersey, Department of Labor & Workforce Devvelo, P.O. Box 389, Trenton, NJ 08625-0389
520073071	+ United States Attorney General, United States Department of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 17 2023 20:28:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 17 2023 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 17 2023 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 17 2023 20:47:14	AIS Portfolio Services, LLC Attn: Ally Bank Lease, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ecfbnc@aldridgepите.com	Nov 17 2023 20:28:00	Aldridge Pite, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego,, CA 92108-1619
cr	^ MEBN	Nov 17 2023 20:26:15	Caliber Home Loans, Inc., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
cr	+ Email/Text: rmcowell@slgcollect.com	Nov 17 2023 20:28:00	First Bank, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
cr	+ Email/Text: RASEBN@raslg.com	Nov 17 2023 20:28:00	LakeView Loan Servicing, LLC, Robertson, Anschutz, Schneid, Crane, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
cr	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 17 2023 20:34:37	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, SC 29715-7200
519947862	+ Email/PDF: acg.acg.ebn@aisinfo.com		

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		Nov 17 2023 20:33:44	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519981382	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 17 2023 20:34:02	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519974642	Email/PDF: bncnotices@becket-lee.com	Nov 17 2023 20:34:36	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519956007	+ Email/Text: bkfilings@zwickerpc.com	Nov 17 2023 20:29:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
519950897	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 17 2023 20:27:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519977038	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Nov 17 2023 20:29:00	Caliber Home Loans, Inc, 75 Beattie Place, Suite 300, Greenville, SC 29601-2138
519940356	+ Email/Text: RASEBN@raslg.com	Nov 17 2023 20:28:00	Calibert Home Loans, C/O RAS Citron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519984012	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 17 2023 20:28:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
519980872	Email/Text: BKEBN-Notifications@ocwen.com	Nov 17 2023 20:27:00	Deutsche Bank National Trust Company, c/o PHH Mortgage Corporation, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
519953127	+ Email/Text: rmcdowell@slgcollect.com	Nov 17 2023 20:28:00	First Bank, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
519967852	+ Email/Text: RASEBN@raslg.com	Nov 17 2023 20:28:00	Lakeview Loan Servicing, LLC, Robertson, Anschutz, Schneid, & Crane PL, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
519989564	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 17 2023 20:28:00	Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096
519940361	Email/Text: nsm_bk_notices@mrcooper.com	Nov 17 2023 20:28:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
520073068	^ MEBN	Nov 17 2023 20:24:39	New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
520082262	+ Email/Text: mtgbk@shellpointmtg.com	Nov 17 2023 20:28:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520082263	+ Email/Text: mtgbk@shellpointmtg.com	Nov 17 2023 20:28:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
519940362	Email/Text: BKEBN-Notifications@ocwen.com	Nov 17 2023 20:27:00	PHH Mortgage, P.O. Box 5452, Mount Laurel, NJ 08054-5452
519948140	+ Email/Text: ecfbnc@aldridgepite.com	Nov 17 2023 20:28:00	PHH Mortgage Corporation, c/o Todd S. Garan, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
519951872	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 17 2023 20:29:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
519940363	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 17 2023 20:28:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd Ste 300, Highlands Ranch, Colorado

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520073070	+ Email/Text: usanj.njbankr@usdoj.gov	Nov 17 2023 20:29:00	80129-2386 United States Attorney, Peter Rodino Federal Building, 970 Broad street, Suite 700, Newark, NJ 07102-2527
519988971	+ Email/PDF: ebn_ais@aisinfo.com	Nov 17 2023 20:34:05	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519978073	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 17 2023 20:48:05	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis MN 55440-1629
519940365	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 17 2023 20:34:53	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519943834	*+	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
Danielle Cohen	on behalf of Creditor CAMPBELL FOUNDRY COMPANY dcohen@tesseractcohen.com jgalano@tesseractcohen.com
Denise E. Carlon	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for INDYMAC INDX MORTGAGE LOAN TRUST 2007-AR7 MORTGAGE PASS-THROUGH CERTIFICATES Series 2007-AR7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Erin Kennedy	on behalf of Debtor Jose Tobar Valle ekennedy@formanlaw.com jkislal@formanlaw.com
Kenneth Borger, Jr	on behalf of Creditor LakeView Loan Servicing LLC kborger@raslg.com
Matthew K. Fissel	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com
Michael A. Artis	on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Rebecca K. McDowell	on behalf of Creditor First Bank rmcdowell@slgcollect.com anovoa@slgcollect.com

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Robert L. Saldutti

on behalf of Creditor First Bank rsaldutti@saldutticollect.com lmarciano@saldutticollect.com; kcollins@slgcollect.com

Steven Eisenberg

on behalf of Creditor Caliber Home Loans Inc. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com; skelly@sterneisenberg.com; bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Virginia T. Shea

on behalf of Creditor Selective Insurance Company of America vshea@mdmc-law.com gbressler@mdmc-law.com

TOTAL: 11